

Repealing Health Care Reform would Increase Our Debt and Put Insurance Companies Back in Control

- ✓ **Repealing health care reform would add a quarter of \$1 trillion to the federal deficit over the next ten years and over \$1 trillion more in the following decade, according to the independent, nonpartisan Congressional Budget Office.**

- ✓ **Repealing health care reform would raise taxes, by getting rid of \$40 billion in tax cuts for small businesses, including more than 26,000 eligible businesses in Montana.**

- ✓ **Repealing health care reform would force Montana seniors to pay more for care and prescriptions they need.**

Without health care reform:

- **160,000 Montana seniors on Medicare** would be forced to pay out-of-pocket costs for preventive services that are free under health care reform, like mammograms and colonoscopies.

- **Nearly 8,000 Montana seniors would have to pay more for medicines through the Medicare Part D Prescription Drug Plan.** Last year 7,756 Montana seniors received \$250 checks to help pay the costs of prescriptions in the so-called donut hole – a gap in coverage in the Medicare Part D Prescription Drug Program where seniors are forced to pay the full price of medicines they need. This year, health care reform will make sure Montana seniors who fall into the donut hole are eligible for 50 percent discounts for brand name drugs. And health care will close the donut hole completely by 2020.

- ✓ **Repealing health care reform would put insurance companies back in control and hurt Montana families.**

Without health care reform:

- **Insurance companies would once again have power to continue double-digit rate hikes to pad their pockets.** Health care reform puts consumers in control by requiring insurance companies to spend at least 80 to 85 percent of premium dollars on providing health care to Montanans rather than salaries and bonuses for CEOs.

- **Montanans would no longer be guaranteed the same health insurance choices as members of Congress.** Health care reform would require Montana's representatives in Washington to shop for their health insurance in the very same exchange marketplaces that are being set up for folks in the state. Getting rid of this guarantee would put Montana families back in jeopardy of skyrocketing costs and poor coverage.

- Insurance companies would once again be able to hike up their rates without justification and deny coverage to folks who are sick, including children with pre-existing conditions.
- Insurance companies would once again be able to take away coverage for folks when they are sick and need it most.
- New insurance plans would no longer be required to cover recommended preventive services, like mammograms and flu shots without forcing Montanans to pay out-of-pocket costs.
- Young adults in Montana would no longer be able to stay on their parent's health insurance coverage until age 26.

✓ **Repealing health care reform would take money away from Montana.**

Without health care reform:

- Montana would lose funding to help crack down on premium increases and hold insurance companies accountable.
- Montana would lose funding to build a health insurance exchange where Montanans can quickly and easily shop for quality, affordable health insurance and determine their eligibility for tax credits.
- Montana employers would lose eligibility to receive support to help provide early retirees and their families with quality, affordable health coverage. At least 20 Montana employers have received support through the Early Retiree Reinsurance Program so far. Find a list of Montana employers here: <http://www.healthcare.gov/law/provisions/retirement/states/mt.html>.